

June 30, 2003

APPEAL REQUEST

CIGNA HealthCare and
Routing 249
One CIGNA Drive
P.O. Box 3088
Bourbonnais, IL 60914

American Family Mutual Insurance Company
6000 American Parkway
Madison, WI 53783-0001

Att: Ken Dvorak
Plan Administrator for CIGNA HealthCare

Att: Marsha Silberstein, MD
Intracorp Physician Reviewer

Dear Marsha and Ken,

I am attaching a copy of a denial letter I recently got from CIGNA for speech therapy for my son.

I want to appeal the denial, and am requesting a complete copy of my Plan Documents. The document I was told to pull off of the American Family Intranet site is a Summary Plan Description, and is incomplete.

Thank you.



Sharon R. Mondry
221 Glen Hollow Road
Madison, WI 53705-1167

Enclosure

✓ Cc: Jonathan Cope, Attorney
ABC for Health, Inc.
152 W. Johnson Street
Madison, WI 53703

and Leslie Wellauer, CCC/SLP
Communication Development Center
700 Rayovac Drive
Suite 200
Madison, WI 53711